## DECLARATION AND POWER OF ATTORNEY

as stated below next to my name; I believe I am the As a below named inventor, I hereby declare that: my residence, post office address and citizenship original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHOD FOR OFFERING CUSTOMIZED CREDIT CARD PRODUCTS the specification of which □ is attached and/or ■ was filed on April 20, 2001, as United States Application No. 09/838,194 or PCT International and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment

referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
Country			□ YES	no NO
			□ YES	□ NO

aby taim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

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Application Number	Date of Filing	
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There is the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Jeremy P. Clifford	Inventor's Signature	Date
Residence 1236 N. Dinwiddie Street Arlington, Virginia 22205		Citizenship USA
Post Office Address 1236 N. Dinwiddie Street Arlingt	on, Virginia 22205	

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

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Residence 9054 Waldelock Place Mechanicsville, Virg	inia 23116	Citizenship USA
Residence 9054 Waldelock Place Mechanicsville, Virg		Cittzenship USA
		Citizenship USA
Post Office Address 9054 Waldelock Place Mechanics		
Post Office Address 9054 Waldelock Place Mechanics  Full Name of Fourth Inventor: Michael T. Anderson	Inventor's Signature Michel ). And	
	Inventor's Signature Michel J. Andre	Date 8/9/01
Post Office Address 9054 Waldelock Place Mechanics  Full Name of Fourth Inventor: Michael T. Anderson  Residence 630 Anderson Hill Washington, D.C. 200	Inventor's Signature Michel J. Andre	Date 8/9/01
Post Office Address 9054 Waldelock Place Mechanics Full Name of Fourth Inventor: Michael T. Anderson Residence 630 Anderson Hill Washington, D.C. 200	Inventor's Signature Michel J. Andre	Date 8/9/01

. <b>∠</b> )	DECLARATION	AND POWER OF ATTORNEY		
referred to above. I acknowledge th	nly one name is listed below) or an patent is sought on the invention each is attached and/or was filed of and was amended and understand the contents of the duty to disclose information whice fits under 35 U.S.C. § 119(a)-(d) on(s) designating at least one country	original, first, and joint inventor (if entitled: SYSTEM AND METHOD on April 20, 2001, as United States ed on the above-Identified specification, in this material to patentability as defi or § 365(b) of any foreign applicat by other than the United States, liste	f plural names are listed FOR OFFERING Class Application No. 09/ (if applicable) Including the claims, as ined in 37 CFR § 1.5 tion(s) for patent or ined below and have also	USTOMIZED CREDIT CARD (838,194 or PCT International). s amended by any amendment 6. ventor's certificate or § 365(a) o identified below, any foreign
Country	Application Number	Date of Filing	Priority Claime	d Under 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO
I hereby clamene perefit under	35 U.S.C. § 119(e) of any United	States provisional application(s) lis	ted below:	
3	ation Number		Date of Filing	
OCI 1 JOH E Applica	AUOII INUINDEI			
as defined in 37 CFR § 1.56 which application:  Application Number		g date of the prior application(s) ar		d, Pending, Abandoned)
therewith. FINNEGAN, HENDERS No. 20,630; Arthur S. Garrett, R. No. 20,645; Jerry D. Voight, Reg. 26,691; C. Larry O'Rourke, Reg. 20,609; Stephen L. Peterson, Reg. 27,932; Allen M. Sokal, Reg. No. Thomas L. Irving, Reg. No. 28,61° I. Fuchs, Reg. No. 28,508; E. Rob. B. Racine, Reg. No. 30,415; Tho Christopher P. Foley, Reg. No. 31, Meyers, Reg. No. 25,146; Carol P. Reg. No. 32,984; Barbara C. McC Reg. No. 32,824; Thomas W. Ban 32,013; Andrew Chanho Sonu, R. No. 33,871; Michael R. McGurk, 33,216; Charles E. Van Horn, Reg. 33,921; James B. Monroe, Reg. No. 31,921; James B. Monroe, Reg. No. 1 hereby declare that all statemer and further that these statements were sta	eg. No. 20,338; Donald R. Dunner, g. No. 23,020; Laurence R. Hefter No. 26,014; Albert J. Santorelli, g. No. 26,325; John M. Romary, J. 26,695; Robert D. Bajefsky, Reg. 9; Charles E. Lipsey, Reg. No. 28,1 lert Yoches, Reg. No. 30,120; Barr mas H. Jenkins. Reg. No. 30,857;	PUNNER, L.L.P., Douglas B. Hende, Reg. No. 19,073; Brian G. Bruns, Reg. No. 20,827; Kenneth E. Pa Reg. No. 22,610; Michael C. Eln Reg. No. 26,331; Bruce C. Zotter No. 25,387; Richard L. Stroup, 165; Thomas W. Winland, Reg. No. 79; W. Graham, Reg. No. 29,924; Robert E. Converse, Jr., Reg. No. 13; Roger D. Taylor, Reg. No. 28, Y. Boyd, Jr., Reg. No. 31,738; Strammond, Reg. No. 31,746; Richep. Isaac, Reg. No. 32,616; Bryan C. Reg. No. 33,694; Vincent P. Kovo, Reg. No. 33,694; Vincent P. Kovo, Reg. No. 33,694; Vincent P. Kovo, Reg. No. 34,629; Allen R. Jensen, Reg. No. 34,629; Allen R. Jensen, Reg. No. 34,629; Allen R. Jensen, Reg. No. 36,532, and Tin NNER, L.L.P. 1300 I Street, N.W., Wege are true and that all statements myillful false statements and the like	erson, Reg. No. 20,2 vold, Reg. No. 22,59 ayne, Reg. No. 23,09 ayne, Reg. No. 25,85 r., Reg. No. 27,685 r., Reg. No. 28,478; Da o. 27,605; Basil J. Le Susan Haberman Griffo. 27,432; Clair X. N.,992; David M. Kelly, teven M. Anzalone, Reard V. Burgujian, Reg. D. Diner, Reg. No. 32,86 aitck, Reg. No. 32,86 aitck, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No. 36,70 g. No. 36,70 g. No. 36,70 g. No. 28,224; Lori Anothy J. May, Reg. No	91; Ford F. Farabow, Jr., Reg. 3; Tipton D. Jennings, IV, Reg. 18; Herbert H. Mintz, Reg. No. 7; Richard H. Smith, Reg. No. Dennis P. O'Reilley, Reg. No. 1914; Martin Fen, Reg. No. 28,220; wris, Reg. No. 30,907; Richard Mullen, Jr., Reg. No. 20,348; Reg. No. 30,953; Kenneth J. 192; No. 32,095; Jean B. Fordis, No. 31,744; J. Michael Jakes, 193; Martin Barker, Reg. No. 193; Michael R. Kelly, Reg. No. 43; Michael R. Kelly, Reg. No. 41,538. Please address al 195; Telephone No. (202) 408. And belief are believed to be true ble by fine or imprisonment, or
Full Name of First Inventor: Jere	my P. Clifford In	ventor's Signature		Date
Residence 1236 N. Dinwiddie Street Arlington, Virginia 22205 Citizenship USA				

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

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	,	
Full Name of Fourth Inventor: Michael T. Anderson	Inventor's Signature	Date
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Residence 630 Anderson Hill Washington, D.C. 20016  Post Office Address 630 Anderson Hill Washington, D.C. 2	0016	Citizenship USA
	0016	Citizenship USA
	Inventor's Signature Ooks	Citizenship USA  Date  Lugust 15, 2001
Post Office Address 630 Anderson Hill Washington, D.C. 2	Inventor's Signature Ook	

DECLARATION	AND	<b>POWER</b>	OF	ATTORNE*
DECLARATION	$\Delta \Pi \Pi \Pi$	1 O II LIK	$\sim$	ALL ORING

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As a below named inventor, I hereby declare sha	it: my residence, post office addre	ess and citizenship as stated below nex	it to my name; I believe I am the
original first, and sole inventor (if only one name	is listed below) or an original, firs	t, and joint inventor (if plural names are l	isted below) of the subject matter
which is claimed and for which a patent is soug	tht on the invention entitled: SYS	STEM AND METHOD FOR OFFERING	CUSTOMIZED CREDIT CARD
PRODUCTS the specification of which □ is attached	ed and/or was filed on April 20.	2001, as United States Application No. (	9/838,194 or PCT International
r KODUCTS tile specification of which is a tracin			
Application No.	and was amended on	(if applicab	le).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO

There is the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

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	Application Number	Date of Filing
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The mattern the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Jeremy P. Clifford	Inventor's Signature	Date	
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Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

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	17	

Full Name of Third Inventor: Kristi S. Hebner	Inventor's Signature KywwHebru	Date 8/16/01	
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Full Name of Fourth Inventor: Michael T. Anderson	Inventor's Signature	Date	
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DECLARATION AND POWER OF ATTORNEY as stated below next to my name; I believe I am the 'As a below named inventor, I hereby decla that: my residence, post office address and citizenship original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHOD FOR OFFERING CUSTOMIZED CREDIT CARD PRODUCTS the specification of which □ is attached and/or ■ was filed on April 20, 2001, as United States Application No. 09/838,194 or PCT International (if applicable). and was amended on I hereby state that I have reviewed and understand the contents of the above-Identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56. I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority

is claimed:				
ি তি	Application Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
Coyintry	Application Number	Dute of Times	□ YES	□ NO
OCT 1 1 2001			☐ 1E3	
3 8	2/		□ YES	D NO
	<u>/</u>	<del></del>		

I hereby claim the benefit of U.S.C. § 119(e) of any United States provisional application(s) listed below:

Thereby claim and state, Appendix	
Application Number	Date of Filing
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I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Elnaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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original, first, and sole inventor which is claimed and for whith PRODUCTS the specification of Application No.  I hereby state that I have referred to above. I acknowle I hereby claim foreign priorition of any PCT international app	thereby decree that: my residence, por (if only one name is listed below) or che a patent is sought on the invention of which is attached and/or was file and was amendated and understand the contents of dige the duty to disclose information way benefits under 35 U.S.C. § 119(a)-(ilication(s) designating at least one conventor's certificate, or any PCT Internation	an original, fin entitled: Sind on April 20 anded on of the above-lihich is mater d) or § 365 antry other the	irst, and joint inventor ( YSTEM AND METHO D, 2001, as United State  dentified specification, ial to patentability as de (b) of any foreign applic an the United States, lis	(if plural names are listed be DEFOR OFFERING CUST (if application No. 09/838 (if applicable). Including the claims, as ame fined in 37 CFR § 1.56. Pation(s) for patent or inventiced below and have also ide	elow) of the subject matter OMIZED CREDIT CARD 1,194 or PCT International ended by any amendment or's certificate or § 365(a) entified below, any foreign
Country	Application Number		Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
	/L mag			□ YES	□ NO
OCT				□ YES	□ NO
I hereby claim the benefit u	inder 3 4.S.C. § 119(e) of any Uni	ted States pro	ovisional application(s) l	listed below:	·
	Application Number			Date of Filing	
United States, listed below and application(s) in the manner p	Inder 35 U.S.C. § 120 of any United I, insofar as the subject matter of each of rovided by the first paragraph of 35 U. In which became available between the f	of the claims o S.C. § 112, I	of this application is not o clacknowledge the duty t	disclosed in the prior United to disclose information which	States or PC1 International is material to patentability
Application N	lumber	Date of	Filing	Status (Patented, Pe	ending, Abandoned)
I hereby appoint the follow	ing attorney and/or agent(s) to prosec	ute this appli	cation and transact all h	usiness in the Patent and Ti	rademark Office connecte

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